

Northern District of Georgia

In Debtor(s)  
Re: **Jessica Ribis Keir**  
4256 Glenlake Pkwy  
Kennesaw, GA 30144

Case No.: **19-67801-wlh**  
Chapter: **7**  
Judge: **Wendy L. Hagenau**

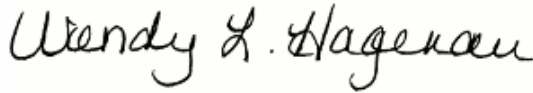
**xxx-xx-5902**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Wendy L. Hagenau  
United States Bankruptcy Judge

Dated: February 10, 2020

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Jessica Ribis Keir  
 Debtor

Case No. 19-67801-wlh  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: admin  
 Form ID: 182

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db +Jessica Ribis Keir, 4256 Glenlake Pkwy, Kennesaw, GA 30144-7139  
 cr +VW Credit, Inc., 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067  
 22730202 Dept of Ed/Navient, 113 Justison St., 3rd Floor, Wilmington, DE 19801  
 22730204 Equifax, PO Box 740241, Atlanta, GA 30374-0241  
 22730205 Experian, PO Box 9701, Allen, TX 75013-9701  
 22730207 +Hampton Cove HOA, 180 Old Hwy 431 #F, Owens Cross Roads, AL 35763-9274  
 22730209 +I.Q. Data International, Riverstone Residential Group, P.O. Box 2706,  
 Lynnwood, WA 98036-2706  
 22730213 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 22730212 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 22730214 LoanCare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 22730215 NorthSide Hospital, P.O. Box 101757, Atlanta, GA 30392-1757  
 22730216 +Notting Hill GA, 350 Perimeter Center N, Atlanta, GA 30346-3424  
 22730217 PHH Mortgage Svs, PO Box 5459, Mount Laurel, NJ 08054-5459  
 22730218 +Post Crossing Apartments, 4777 Ashford Dunwoody Rd, Atlanta, GA 30338-5551  
 22730226 +The Bricks Perimeter Center AP, 302 Perimeter Center N, Atlanta, GA 30346-2488  
 22730227 +Trans Union, PO Box 1000, Chester, PA 19016-1000  
 22730228 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Edu Afsa, PO Box 7202, Utica, NY 13504)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: RMSC.COM Feb 11 2020 03:19:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 22730191 +EDI: GMACFS.COM Feb 11 2020 03:18:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 22730192 +EDI: AMEREXPR.COM Feb 11 2020 03:19:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 22730193 EDI: BANKAMER.COM Feb 11 2020 03:19:00 Bank of America, P.O. Box 982238,  
 El Paso, TX 79998-2238  
 22730194 EDI: BMW.COM Feb 11 2020 03:19:00 BMW Financial Services, 5550 Britton Pkwy,  
 Hilliard, OH 43026-7456  
 22730195 +E-mail/Text: bankruptcy@cavps.com Feb 10 2020 23:10:29 Cavalry Portfolio Services LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 22730196 EDI: CITICORP.COM Feb 11 2020 03:19:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 22730197 +EDI: CITICORP.COM Feb 11 2020 03:19:00 Citicards CBNA, 701 E 60th St N.,  
 Sioux Falls, SD 57104-0432  
 22730198 +EDI: WFNNB.COM Feb 11 2020 03:19:00 Comenity Bank/Buckle, PO Box 182789,  
 Columbus, OH 43218-2789  
 22730199 EDI: WFNNB.COM Feb 11 2020 03:19:00 Comenity Bank/Express, PO Box 182789,  
 Columbus, OH 43218-2789  
 22730200 EDI: WFNNB.COM Feb 11 2020 03:19:00 Comenity Bank/Limited, PO Box 182789,  
 Columbus, OH 43218-2789  
 22730201 +EDI: CCS.COM Feb 11 2020 03:18:00 Credit Collection Servic, PO Box 9134,  
 Needham Heights, MA 02494-9134  
 22730203 +EDI: TSYS2.COM Feb 11 2020 03:19:00 DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
 22730206 EDI: GADEPTOFREV.COM Feb 11 2020 03:18:00 Georgia Department of Revenue,  
 Bankruptcy Section, PO Box 161108, Atlanta, GA 30321-1108  
 22730208 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Feb 10 2020 23:09:54 Hunter Warfield Inc,  
 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415  
 22730210 EDI: IRS.COM Feb 11 2020 03:19:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 22730211 +EDI: CHASE.COM Feb 11 2020 03:19:00 JPMCB Card Services, PO Box 15369,  
 Wilmington, DE 19850-5369  
 22734194 +EDI: PRA.COM Feb 11 2020 03:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 22730221 +EDI: RMSC.COM Feb 11 2020 03:19:00 SYNCB/Belk, PO Box 965005, Orlando, FL 32896-5005  
 22730222 +EDI: RMSC.COM Feb 11 2020 03:19:00 SYNCB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 22730219 +EDI: RMSC.COM Feb 11 2020 03:19:00 SynCB/Banana Republic, PO Box 965036,  
 Orlando, FL 32896-5036  
 22730220 EDI: RMSC.COM Feb 11 2020 03:19:00 SynCB/Bassett, PO Box 965036, Orlando, FL 32896-5036  
 22730223 +EDI: RMSC.COM Feb 11 2020 03:19:00 SynCB/Gap DC, PO Box 965036, Orlando, FL 32896-5036  
 22730224 EDI: RMSC.COM Feb 11 2020 03:19:00 SynCB/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 22730225 EDI: RMSC.COM Feb 11 2020 03:19:00 Synchrony Networks, PO Box 965036,  
 Orlando, FL 32896-5036  
 22730229 +EDI: USAA.COM Feb 11 2020 03:18:00 USAA Saving Bank, 10750 McDermott,  
 San Antonio, TX 78288-1600  
 22734991 E-mail/Text: usagan.bk@usdoj.gov Feb 10 2020 23:09:40 United States Attorney,  
 Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309  
 22730230 +E-mail/Text: vci.bkcy@vwcredit.com Feb 10 2020 23:10:09 VW Credit INC, PO Box 3,  
 Hillsboro, OR 97123-0003

TOTAL: 28

District/off: 113E-9

User: admin  
Form ID: 182

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Feb 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Jeffrey B. Kelly on behalf of Debtor Jessica Ribis Keir kellycourtnotices@gmail.com,  
Kellygabankruptcy@gmail.com  
John Lewis, Jr. jlewis@iq7technology.com  
Lisa F. Caplan on behalf of Creditor LakeView Loan Servicing, LLC. lcaplan@rubinlublin.com,  
akhosla@rubinlublin.com;nbrown@rubinlublin.com;mhashim@rubinlublin.com;ruluecf@gmail.com;BKRL@ecf  
.courtdrive.com;rmos@rlselaw.com  
Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov

TOTAL: 4